

Information to identify the case:

Debtor 1	<u>Keysha M Loatman</u>	Social Security number or ITIN	xxx-xx-1373
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number: 12-10176-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Keysha M Loatman

2/9/17

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Keysha M Loatman
DebtorCase No. 12-10176-ABA
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 28

Date Rcvd: Feb 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 11, 2017.

db +Keysha M Loatman, 693 Wayne Avenue, Vineland, NJ 08360-2223
 aty +Joel A. Ackerman, Zucker, Goldberg & Ackerman, 200 Sheffield St., Suite 301,
 Mountainside, NJ 07092-2315
 aty +Luke D. Griffith, Morton & Craig, LLC, 110 Mater Avenue, Suite 301,
 Moorestown, NJ 08057-3125
 lm +Wells Fargo, PO Box 10328, Des Moines, IA 50306-0328
 cr +Wells Fargo Dealer Services, Inc., PO Box 1879, Winterville, NC 28590-1879
 512663796 Accounts Receivable Mangement, RE: SJ Emergency Physician, 155 Mid Atlantic Parkway,
 Thorofare, NJ 08086
 512663803 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Home Depot, PO Box 653000, DALLAS, TX 75265-3000)
 512663800 +Cumberland County Special Civil, 60 W. Broad Street, Bridgeton, NJ 08302-2515
 512663801 +D. Michael Denby Esq., 110 Veterans Boulevard, Suite 560, Metairie, LA 70005-4912
 512663802 +Fein, Such, Kahn & Shepard, P.C., 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673
 512663806 +Physicians Of Southern New Jersey, 2848 South Delsea Drive, Suite 4B,
 Vineland, NJ 08360-7042
 512663808 +South Jersey Healthcare, PO Box 48274, Newark, NJ 07101-8474
 513018567 +Wells Fargo Bank, NA, c/o Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301,
 Mountainside, NJ 07092-2315
 512663810 +Wells Fargo Home Mortgage, PO Box 10328, Des Moines, IA 50306-0328

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 09 2017 21:59:19 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 09 2017 21:59:14 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 512663797 +EDI: BANKAMER2.COM Feb 09 2017 21:33:00 Bank Of America, PO Box 17054,
 Wilmington, DE 19850-7054
 512663798 +EDI: STFC.COM Feb 09 2017 21:33:00 Cach LLC/ Collect America, Re: BOA,
 4340 S Monaco Street Floor 2, Denver, CO 80237-3485
 512663799 +EDI: CAPITALONE.COM Feb 09 2017 21:28:00 Capital One, PO Box 30281,
 Salt Lake, UT 84130-0281
 512663804 EDI: RMSC.COM Feb 09 2017 21:28:00 Lowe's, C/O: GE Money Bank, P.O. Box 965005,
 Orlando, FL 32896-5005
 512663805 +EDI: MID8.COM Feb 09 2017 21:33:00 Midland Credit Management, 8875 Aero Dr,
 San Diego, CA 92123-2255
 512835723 +EDI: MID8.COM Feb 09 2017 21:33:00 Midland Credit Management, Inc.,
 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
 512959402 EDI: PRA.COM Feb 09 2017 21:33:00 Portfolio Recovery Associates, LLC,
 c/o Bank Of America Na, PO Box 41067, Norfolk VA 23541
 512983249 EDI: PRA.COM Feb 09 2017 21:33:00 Portfolio Recovery Associates, LLC,
 c/o Citibank South Dakota, N.a., PO Box 41067, Norfolk VA 23541
 512663807 EDI: SEARS.COM Feb 09 2017 21:28:00 SEARS MASTERCARD, C/O: CITIBANK, PO BOX 183082,
 COLUMBUS, OH 43218-3082
 514861013 +EDI: WFFC.COM Feb 09 2017 21:33:00 Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept.,
 MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
 512737664 EDI: WFFC.COM Feb 09 2017 21:33:00 Wells Fargo Dealer Services, P.O. Box 19657,
 Irvine, CA 92623-9657
 512663809 EDI: WFFC.COM Feb 09 2017 21:33:00 Wells Fargo Dealer Services, P.O. Box 25341,
 Santa Ana, CA 92799-5341

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
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pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 28

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 11, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 9, 2017 at the address(es) listed below:

Angela Catherine Pattison on behalf of Creditor Wells Fargo Bank, N.A.
angela.pattison@powerskirn.com, ecf@powerskirn.com
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, NA
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
James Patrick Shay on behalf of Creditor Wells Fargo Bank, NA james.shay@phelanhallinan.com
Jane L. McDonald on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Joel A. Ackerman on behalf of Loss Mitigation Wells Fargo bankruptcynotice@zuckergoldberg.com
John R. Morton, Jr. on behalf of Creditor Wells Fargo Dealer Services, Inc.
mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com/mhazlett@mortoncraig.com
Moshe Rothenberg on behalf of Debtor Keysha M Loatman mosherothernbergbkesq@gmail.com,
alyson@mosherothernberg.com
William E. Craig on behalf of Creditor Wells Fargo Dealer Services, Inc.
mortonlaw.bcraig@verizon.net

TOTAL: 11